FINAL REPORT

Sarah Mitchell

Flat 2, 10 Harper Road, London SE1 4AB

DATE COMPLETED	REQUESTED BY	OUR REFERENCE	PRODUCT	RENT APPLIED FOR
4 Nov 2026	Harper Lettings	RF-48C21A	Tenant reference	£1,400.00

OUTCOME

Accepted

A recommendation to help you decide. The decision is yours.

- **Identity and Right to Rent** — Passed
- **Background and credit** — Passed
- **Income and affordability** — Passed

Yearly income £58,000 (confirmed by the employer) = 41.4 x the monthly rent of £1,400 (needs 30 x)

PROSPECTIVE PROPERTY

Address	**Flat 2, 10 Harper Road, London SE1 4AB**
Tenancy start	**1 Dec 2026**
Term	**12 months**
EPC	**Not checked**
Total rent	**£2,800.00**
Rent share	**£1,400.00**

APPLICANT

Name	**Sarah Mitchell**
Current address	**27 Grove Road, London**
Postcode	**SW9 0EX**
Date of birth	**14 Mar 1991**
Mobile	**07700 900123**
Email	**sarah.mitchell@example.com**

This report is a recommendation to help you decide; the decision is yours. Refusing a tenant because they receive benefits or have children is unlawful in England.

How we reached this outcome

1. Income

We used £58,000 a year, from the salary their employer confirmed. Other sources compared: declared by the applicant £58,000; payslips (1) £58,000; bank statements (1) £42,480 after tax. The most reliable figure is used: employer-confirmed first, then payslips, then what was declared.

2. Affordability rule

A tenant needs a yearly income of at least 30 times their monthly share of the rent: 30 x £1,400 = £42,000. Their income is 41.4 times the rent, so this is met.

3. The other checks

Identity and Right to Rent: passed; Employment: passed; Landlord references: passed; Address history: passed; Credit check: passed.

4. Outcome: Accepted

Every check passed and the income meets the rule, so we recommend accepting. This is a recommendation; the decision is yours. Benefits and children are never taken into account.

Identity and Right to Rent

RIGHT TO RENT	
Evidence given	**British or Irish passport (photo uploaded)**
Checked by the landlord	**4 Nov 2026, original passport seen in person**

The landlord must check the Right to Rent before the tenancy starts (for a share code: gov.uk/view-right-to-rent) and keep a record.

Income and affordability

VERIFICATION OF EARNINGS	
Status	**employed**
Employer name	**Thornbury Design Ltd**
Confirmed job title	**Senior Architect**
Position	**permanent**
Employment start date	**3 Feb 2020**
In probation	**no**
Confirmed income	**£58,000.00 a year**
Declared income	**£58,000.00 a year**
Verified method	**Employer reference online from Helen Price, Head of People**

AFFORDABILITY	
Rent share	**£1,400 a month**
Income needed (30 x rent)	**£42,000 a year**
Income used	**£58,000 a year**
Income to rent	**41.4 x the monthly rent**
Take-home a month	**£3,540 (bank statements)**

INCOME FROM EACH SOURCE	
Declared by the applicant	**£58,000 a year**
Confirmed by the employer	**£58,000 a year**
Payslips (1)	**£58,000 a year**
Bank statements (1)	**£42,480 a year (after tax)**
Note	**The bank statements are in line with the income (about £3,540 a month coming in).**

Current landlord

27 GROVE ROAD, LONDON, SW9 0EX	
Given by	**Grove Estates**
Received	**4 Nov 2026, 11:20**
Tenancy	**1 Jun 2022 to still renting**
Rent	**£1,250.00 a month**
Rent paid on time	**always**
Arrears now	**None**
Condition of the property	**good**
Would rent to them again	**yes**

Previous landlord

4 MILL LANE, BRISTOL, BS1 6AA	
Given by	**Avon Lettings**
Received	**4 Nov 2026, 11:20**
Tenancy	**1 Sept 2019 to 31 May 2022**
Rent	**£950.00 a month**
Rent paid on time	**always**
Arrears now	**None**
Condition of the property	**good**
Would rent to them again	**yes**

Addresses (2)

ADDRESS HISTORY	
2022-06 to now	**27 GROVE ROAD, LONDON, SW9 0EX**
2019-09 to 2022-05	**4 MILL LANE, BRISTOL, BS1 6AA**
Years covered	**7 years 3 months**

Public information (0)

We found 0 CCJs associated with this applicant.

Bankruptcies and insolvencies (0)

We found 0 bankruptcies and insolvencies associated with this applicant.

CREDIT	
Defaults	**0**
Electoral roll	**Registered**
Source	**Credit reference agency**
Checked	**4 Nov 2026, 11:20**

AI checks

Written by AI to help you review the reference. Check it before relying on it; the decision is yours.

INCOME: PAYSLIP-OCTOBER.PDF

Result **Nothing to flag**

BANK STATEMENT: STATEMENTS-AUG-OCT.PDF

Result **Nothing to flag**

All checks

Identity and Right to Rent — **Passed**
Checked by the landlord on 2026-11-04 (original passport seen in person).

Affordability — **Passed**
£58,000 a year against £42,000 needed (30 x the monthly rent): 41.4 times the monthly rent, salary confirmed by the employer.

Employment and income — **Passed**
Helen Price confirmed: Senior Architect, permanent, £58,000 a year.

Landlord references — **Passed**
Current landlord: rent paid on time always, no arrears, condition good, would let again: yes.
Previous landlord: rent paid on time always, no arrears, condition good, would let again: yes.

Address history — **Passed**
The last 5 years covered.

Credit check — **Passed**
No CCJs, no insolvency, no defaults, on the electoral roll.

Documents and consent

RECEIVED	
Identity	**passport.jpg (4 Nov 2026)**
Income	**payslip-october.pdf (4 Nov 2026)**
Bank statement	**statements-aug-oct.pdf (4 Nov 2026)**
Application sent	**4 Nov 2026, 11:20**
Signed as	**Sarah Mitchell**
Consented to checks	**Yes, including a credit search**
Declared the information true	**Yes**

The information in this report was given by the applicant, their referees and, where shown, a credit reference provider. Rentwick cannot verify everything third parties tell us. This report is not conclusive evidence of anyone's suitability to rent, nor a guarantee that the applicant will keep to the tenancy; you make your own decision. Letting carries risk: consider insurance against rent arrears, damage and legal costs.